

In re:
Vadim Likhonos
Olga Feldfuks
Debtors

Case No. 20-11003-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 19, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Vadim Likhonos, Olga Feldfuks, 803 Selmer Road, Philadelphia, PA 19116-3437
14481460	+ Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14497521	+ Synchrony Bank, c/o PRA Receivables Management, LLC, 4515 N.Santa Fe, Oklahoma City OK 73118-7901
14478162	+ TD Bank, N.A., c/o Schiller Knapp Lefkowitz, and Hertz, LLP, 950 New Loudon Road, Latham, New York 12110-2100

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 20 2025 02:36:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 20 2025 06:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 20 2025 02:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14492618	+ EDI: BANKAMER2	Feb 20 2025 06:54:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14523695	Email/Text: megan.harper@phila.gov	Feb 20 2025 02:36:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14481460	+ EDI: AIS.COM	Feb 20 2025 06:55:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14498116	EDI: CITICORP	Feb 20 2025 06:54:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14473235	EDI: DISCOVER	Feb 20 2025 06:54:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14469594	Email/Text: collecadminbankruptcy@fnni.com	Feb 20 2025 02:36:00	First National Bank of Omaha, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103
14495583	+ Email/Text: collectionbankruptcies.bancorp@53.com	Feb 20 2025 02:36:00	Fifth Third Bank, N.A., 5001 Kingsley Drive, IMOBW, Cincinnati, Ohio 45227-1114
14497422	^ MEBN	Feb 20 2025 01:52:12	HSBC Bank USA, N.A., 2929 Walden Ave C17, Attn:Business Services, Depew, NY 14043-2690
14497796	EDI: JEFFERSONCAP.COM	Feb 20 2025 06:55:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14488308	+ Email/Text: RASEBN@raslg.com		

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		Feb 20 2025 02:36:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14496434	Email/PDF: resurgentbknotifications@resurgent.com	Feb 20 2025 02:42:24	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14489199	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 20 2025 02:36:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas TX 75261-9096
14493240	Email/Text: Bankruptcy.Notices@pnc.com	Feb 20 2025 02:36:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
14491554	EDI: PRA.COM	Feb 20 2025 06:54:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14488167	^ MEBN	Feb 20 2025 01:52:10	Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3Fl
14495916	EDI: Q3G.COM	Feb 20 2025 06:55:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14497521	+ EDI: AISACG.COM	Feb 20 2025 06:54:00	Synchrony Bank, c/o PRA Receivables Management, LLC, 4515 N.Santa Fe, Oklahoma City OK 73118-7901
14496256	+ Email/Text: bncmail@w-legal.com	Feb 20 2025 02:36:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2025 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor Fifth Third Bank National Association amps@manleydeas.com
CHRISTOPHER A. DENARDO	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com
DENISE ELIZABETH CARLON	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmlawgroup.com

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DENISE ELIZABETH CARLON

on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KRISTEN D. LITTLE

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper KRLITTLE@FIRSTAM.COM

MICHAEL JOHN CLARK

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mclark@pincuslaw.com

MICHAEL SETH SCHWARTZ

on behalf of Joint Debtor Olga Feldfuks msbankruptcy@gmail.com schwartzmr87357@notify.bestcase.com

MICHAEL SETH SCHWARTZ

on behalf of Debtor Vadim Likhonos msbankruptcy@gmail.com schwartzmr87357@notify.bestcase.com

Stephen Franks

on behalf of Creditor Fifth Third Bank National Association amps@manleydeas.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1	<u>Vadim Likhonos</u>	Social Security number or ITIN	xxx-xx-5782
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Olga Feldfuchs</u>	Social Security number or ITIN	xxx-xx-2433
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-11003-amc			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Vadim Likhonos

Olga Feldfuchs

2/18/25

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.